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DISCLOSURE TITLE: Electronic Checkbook

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## DISCLOSURE TEXT:

Modern technology has made tracking of money in various banking accounts a very automated process. From account management software (such as QUICKEN software available from Intuit, Inc. - QUICKEN is a trademark of Intuit, Inc.), on-line account access, and telephone access to accounts, tracking and management of funds has become much simpler and less susceptible to human error. Check writing, however, has made very little advancement. When writing a check the user is still required to fill out the check, manually transfer information to a log, manual calculation, and manual input of information to a computer log if applicable (e.g. QUICKEN or a spreadsheet). In addition to being tedious, each one of these steps is an opportunity for human error. The electronic checkbook (referred to hereinbelow as "CheckScribe") is a device which will advance the checkbook into the technology age. The CheckScribe has the same basic look as a standard checkbook. It has a hinged cover which opens like a book. Inside it contains a standard stack of paper checks and, in this first embodiment, a paper log opposite the paper checks. The primary difference is that beneath the checks is a digitizing tablet which will electronically store the strokes as you write on the checks using a transmitting pen (using the same technology used in the CrossPad portable digital notebook formerly available from A.T. Cross Company). Depending on user's preference, the CheckScribe cover can be hard or soft as the technology would allow for either flexible or rigid circuitry (see Figure 1). The digitizing tablet can detect and store the strokes of the transmitting pen as the user fills out the fields on the check. Upon inserting the CheckScribe into a docking station which is attached to a computer, the data is automatically uploaded for storage of the digitized image of the check. In addition to storing the image of the handwritten check for future reference (similar to how carbon copies are currently used), the image will also be brought into character recognition software where all of the fields are interpreted for loading into a checkbook application. The data will be designed such that it is compatible with existing checkbook applications which are commercially available (such as QUICKEN), but it will also have software which takes advantage of the functions of the digitizing tablet (such as time stamping and maintaining a link to the digitized image). Translation of this data will reduce the risk of human error during any manual applications such as logging of data and calculation of balance. The accuracy of the character recognition software will be aided by the fact that check amounts are routinely provided in two fields, one of which provides a numeric

value, the other providing a value written in words. This will also give the software the ability to detect if the user mistakenly input different values in these two fields.

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